

In re:  
Damita Regina Smith  
Debtor

Case No. 21-12934-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 21, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2024:**

Recip ID	Recipient Name and Address
db	+ Damita Regina Smith, 4622 North Camac Street, Philadelphia, PA 19140-1232
14646375	+ Fedloan, Attn: Bankruptcy, Po Box 60610, Harrisburg, PA 17106-0610
14648539	+ PENNYMAC LOAN SERVICES, LLC, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14651496	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14651718	+ U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 790234, St.Louis MO 63179-0234
14756892	+ US Dept. of Education, PO BOX 4830, Portland OR 97208-4830

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 22 2024 00:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14655415	Email/Text: megan.harper@phila.gov	Aug 22 2024 00:26:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14646368	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 22 2024 00:44:27	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14646369	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 22 2024 01:00:24	Capital One / Bergdo, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14654529	+ Email/PDF: ebn_ais@aisinfo.com	Aug 22 2024 00:29:03	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14646370	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 22 2024 00:28:09	Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14646371	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 22 2024 00:45:14	Capital One/SaksFirst, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14646372	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 22 2024 00:45:20	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14646373	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 22 2024 00:26:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14646374	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 22 2024 00:28:15	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040

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14646376	+ Email/Text: bankruptcy@firstelectronic.com	Aug 22 2024 00:26:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
14655989	+ Email/Text: bankruptcy@greenskycredit.com	Aug 22 2024 00:26:00	Greensky,LLC, 1797 North East Expressway Ste. 100, Atlanta, GA 30329-2451
14675128	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 22 2024 00:26:00	Internal Revenue Service, P O BOX7346, Philadelphia PA 19101-7346
14658723	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 22 2024 00:26:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
14659026	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 22 2024 00:26:00	Jefferson Capital Systems, LLC, PO Box 772813, Chicago IL 60677-2813
14657442	Email/PDF: resurgentbknotifications@resurgent.com	Aug 22 2024 00:28:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14651236	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 22 2024 00:27:28	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14646377	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 22 2024 00:43:37	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14646378	+ Email/Text: bnc@nordstrom.com	Aug 22 2024 00:26:34	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14646379	+ Email/PDF: cbp@omf.com	Aug 22 2024 00:44:19	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14648436	^ MEBN	Aug 22 2024 00:12:33	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14646381	Email/Text: CollectionsDept@PFCU.COM	Aug 22 2024 00:26:00	Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154
14660206	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 22 2024 00:28:10	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
14659738	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 22 2024 00:27:28	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14646380	+ Email/PDF: ebnotices@pnmac.com	Aug 22 2024 00:27:28	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14654778	+ Email/PDF: ebnotices@pnmac.com	Aug 22 2024 00:45:39	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14658146	Email/Text: bnc-quantum@quantum3group.com	Aug 22 2024 00:26:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14654430	Email/Text: bnc-quantum@quantum3group.com	Aug 22 2024 00:26:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14658169	Email/Text: bnc-quantum@quantum3group.com	Aug 22 2024 00:26:00	Quantum3 Group,LLC, PO Box 2489, Kirkland WA 98083-2489
14647233	^ MEBN	Aug 22 2024 00:12:45	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14659447	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 22 2024 00:28:59	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41031, Norfolk VA 23541-1031
14646848	^ MEBN	Aug 22 2024 00:12:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14794661	+ Email/PDF: ebn_ais@aisinfo.com	Aug 22 2024 00:27:28	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK

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14794662	Email/PDF: ebn_ais@aisinfo.com	Aug 22 2024 00:27:30	73118-7901 Synchrony Bank by AIS InfoSource, LP as agent, Dept 888 PO BOX 4457, Houston TX 77210-4457
14646383	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2024 00:43:44	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14646384	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2024 00:29:11	Synchrony Bank/Banana Republic, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14646386	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2024 00:27:33	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14646385	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2024 00:29:07	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14646387	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2024 00:28:13	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14646388	^ MEBN	Aug 22 2024 00:12:42	Synovus/bk/thdloansrvcs, 1797 Ne Expressway, Atlanta, GA 30329-7803
14646389	+ Email/Text: bncmail@w-legal.com	Aug 22 2024 00:26:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14646390	^ MEBN	Aug 22 2024 00:12:40	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14756554	+ Email/Text: EBN@edfinancial.com	Aug 22 2024 00:26:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14658144	+ Email/PDF: ebn_ais@aisinfo.com	Aug 22 2024 00:28:10	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14646391	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Aug 22 2024 00:26:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14658168	Email/PDF: ebn_ais@aisinfo.com	Aug 22 2024 00:42:28	Verizon, by American InfoSource as agent, PO Box 4457, Houston TX 77210-4457

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14659448	*	Jefferson Capital Systems LLC, PO Box 772813, Chicago IL 60677-2813
14646382	*P++	PHILADELPHIA FEDERAL CREDIT UNION, ATTN BONNIE, 12800 TOWNSEND RD, PHILADELPHIA PA 19154-1095, address filed with court., Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154
14658674	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14659027	*+	Synchrony Bank, c/o PRA Receivables Management, LLC., PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Damita Regina Smith dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Damita Regina Smith	)	Case No. 21-12934-pmm
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: August 21, 2024

For The Court

Timothy B. McGrath  
Clerk of Court